

SPOTLIGHT

American Income Life & National Income Life • February 2003 • Volume 36 • Number 2

A photograph of three brown horses running in a field. The horses are in motion, with their manes and tails flowing. The background is a soft, out-of-focus landscape with a warm, golden light, suggesting a sunset or sunrise. The horses are running from left to right across the frame.

2002
Awards

And The
Winner Is

Accolades

From our point of view, horses, thoroughbred horses — like the ones shown on the front cover — are unstoppable. It seems they can run fast and free as long as the wind is at their backs. Like these horses, American Income has its own unstoppable thoroughbreds — Producers, Managers, PR Representatives and SGAs. With drive and determination, these outstanding individuals prove day-in and day-out they are the leaders and top performers not only at AIL, but in the entire industry.

Every year, we honor these unstoppable groups and outstanding individuals all the while counting our blessings they have chosen to be a part of our team. It is their efforts and hard work that give our Company its continued momentum.

This issue of *Spotlight* acknowledges those who have distinguished themselves as the cream-of-the-crop in a gathering of superb professionals, and it is our privilege to boast their accomplishments.

A list of our top Producers, Managers, PR Reps and SGAs for the year 2002 can be found on Pages 12 and 13.

Without further ado, I want to take this opportunity to congratulate all of you who have achieved this most prestigious success. It is your daily pursuit of excellence which stands as a motivation and example to us all.

Success, in and of itself, is a motivating experience. However, planning for the future and envisioning where we will be leaves most of us driving to the next level.

At American Income, we are always looking to the future to plan ahead and make things easier for you and your customers. We dedicate ourselves to providing you with what you need to reach that higher level of success.

This year presents a unique opportunity for us all. The economy has been sluggish, and many of our union brothers and sisters have watched their nest-eggs dwindle. The opportunity for us lies in helping these individuals find a better way to protect what they have worked so hard all their lives to save.

Check out our new *Terminal Illness Accelerated Death Benefit Rider (TIR)* on Page 16 and find out how this new rider can help your clients in their time of need.

Learn from the best on Page 17. Read how Marlon Underwood achieved his top Individual Producer distinction, and how Malka Arony has remained a leader in the PR arena for 20 years. Let these two

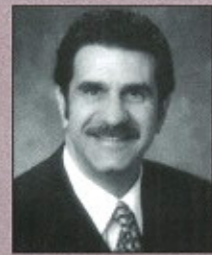
remarkable individuals show you the way down the path of success, and let them share with you their trials and triumphs in finding opportunity unlimited.

Our objective at American Income is to assure your longevity with us, while at the same time establishing a long-term commitment to the unions you serve. You are important to us, and it is by expressing our gratitude for your efforts that we can set our sights to the future

and look to the coming year with enthusiasm.

In this tradition of honoring your achievements, we ask that you in return let us know how we are doing, and how we can better serve you. Take a look at the new layout for this issue of *Spotlight* and offer us your suggestions on what works and what doesn't. Check out the bottom of Page 3 and send us your ideas.

Again, congratulations to our award winners and all of our Disney® World qualifiers. As we toast your success, we toast to the future and offer up our accolades. See you in Orlando!



FROM THE DESK OF:

Roger Smith

President & Chief
Marketing Officer of
American Income Life

"It is the hard work of our sales force that gives our Company its continued momentum."

Dates to Remember

Thursday, March 27, 2003

All business and PR credits must be received in Waco to count for March production.

Monday, April 28, 2003

All business and PR credits must be received in Waco to count for April production.

Monday, May 26, 2003

The Home Office will be closed for the Memorial Day holiday.

Wednesday, May 28, 2003

All business and PR credits must be received in Waco to count for May production.

Thursday, June 12, - Sunday, June 15, 2003

American Income Life's and National Income Life's annual convention in Orlando, Florida at the Walt Disney® World Swan and Dolphin Hotel.

Thursday, June 26, 2003

All business and PR credits must be received in Waco to count for June production.

Congratulations are in Order!

John Akers, formerly an MGA with the Chris Lafond Agency, has been promoted to SGA in Nebraska.

Eric Neal, formerly an MGA with the Geneser-Bitman Agency, has been promoted to SGA in San Antonio, Texas.

Congratulations to both John and Eric on their promotions!

Getting it Right

In last month's issue of *Spotlight*, the Founder's Club figures were accidentally switched for the following people: Becky Cutler, Darrell Dorey, Vivian Dwyer, Eric Tuttobene, and Robert Ulreich. *To find out your current, correct Founder's Club standings contact Paula Clements in Agency at 254-761-6400 ext. 350, or via e-mail at pclements@ailins.com.*

Total Bonuses Paid Out

This month American Income paid out a total of \$463,136.87 in bonuses. For more information on American Income's monthly bonuses turn to Page 15.

Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. *The Producers, who will be recognized at the 2004 Atlantis Awards Presentation, are as follows: the top SGA from each category, the top two PR Managers and the top three Representatives from each category, the top five MGAs, the top SA, the top five GAs, and the top ten Individual Producers. Check your production! If there is an asterisk by your position, you could be on your way to The Bahamas! The convention will be held June 3-6, 2004.*

Required Retention Rate

Effective Jan. 1, 2003, to be eligible for bonuses and featured in *Spotlight*, top Producers must meet the required Retention rate, or the minimum Net to Gross. **Net to Gross is only used during the Producer's first eight months.**

Retention: 67.0%

Net to Gross: 78%

It's a Telemarketing Survey — Run for Your Life!

Okay, maybe we're not an annoying telemarketer bothering you during dinner, but we would like to know what you think.

This month we have changed the look of *Spotlight* in an effort to provide you with more practical application information you can use to increase your sales success. However, as with most things in life, this is a work in progress and we need your help in its completion.

Spotlight is **YOUR** magazine, it is compiled, published and distributed with you in mind. We want to know what you want to see in the magazine, what features help you in your business and what features don't. Let us know what you like and what you dislike. If you have any ideas regarding articles, features, or listings, we want to know that as well.

The magazine should be something you can use as another tool. Remember, it is all about you! Please send your suggestions to:

Brenda Frizzell, Spotlight Editor

3700 S. Stonebridge Drive, McKinney, Texas 75070

Fax suggestions to 972-569-3728, e-mail bfrizzell@torchmarkcorp.com, or call 972-569-3764

AMERICAN INCOME LIFE

For over a half century, American Income Life Insurance Company has been meeting union families' life insurance needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

SPOTLIGHT

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254-761-6400

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www.aillife.com

Marketing

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Wednesday, March 26
Thursday, March 27
Friday, March 28
Monday, March 31

March

All business must be mailed to Home Office.
All business must be at the Home Office to be guaranteed for March.
Business received this day is not guaranteed for March.
End of Month — business received this day is not guaranteed for March.

April

Friday, April 25
Monday, April 28
Tuesday, April 29
Wednesday, April 30

All business must be mailed to Home Office.
All business must be at the Home Office to be guaranteed for April.
Business received this day is not guaranteed for April.
End of Month — business received this day is not guaranteed for April.

May

Monday, May 26
Tuesday, May 27
Wednesday, May 28
Thursday, May 29
Friday, May 30

Memorial Day — Home Office holiday.
All business must be mailed to Home Office.
All business must be at the Home Office to be guaranteed for May.
Business received this day is not guaranteed for May.
End of Month — business received this day is not guaranteed for May.

June

Wednesday, June 25
Thursday, June 26
Friday, June 27
Monday, June 30

All business must be mailed to Home Office.
All business must be at the Home Office to be guaranteed for June.
Business received this day is not guaranteed for June.
End of Month — business received this day is not guaranteed for June.

July

Friday, July 4
Monday, July 28
Tuesday, July 29
Wednesday, July 30
Thursday, July 31

Independence Day — Home Office holiday.
All business must be mailed to Home Office.
All business must be at the Home Office to be guaranteed for July.
Business received this day is not guaranteed for July.
End of Month — business received this day is not guaranteed for July.

August

Tuesday, Aug. 26
Wednesday, Aug. 27
Thursday, Aug. 28
Friday, Aug. 29

All business must be mailed to Home Office.
All business must be at the Home Office to be guaranteed for August.
Business received this day is not guaranteed for August.
End of Month — business received this day is not guaranteed for August.

September

Monday, Sept. 1
Thursday, Sept. 25
Friday, Sept. 26
Monday, Sept. 29
Tuesday, Sept. 30

Labor Day — Home Office holiday.
All business must be mailed to Home Office.
All business must be at the Home Office to be guaranteed for September.
Business received this day is not guaranteed for September.
End of Month — business received this day is not guaranteed for September.

October

Tuesday, Oct. 28
Wednesday, Oct. 29
Thursday, Oct. 30
Friday, Oct. 31

All business must be mailed to Home Office.
All business must be at the Home Office to be guaranteed for October.
Business received this day is not guaranteed for October.
End of Month — business received this day is not guaranteed for October.

November

Friday, Nov. 21
Monday, Nov. 24
Tuesday, Nov. 25
Wednesday, Nov. 26
Thursday, Nov. 27 and Friday, Nov. 28

All business must be mailed to Home Office.
All business must be at the Home Office to be guaranteed for November.
Business received this day is not guaranteed for November.
End of Month — business received this day is not guaranteed for November.
Thanksgiving — Home Office holiday.

December*

Tuesday, Dec. 23
Wednesday, Dec. 24 and Thursday, Dec. 25
Friday, Dec. 26
Monday, Dec. 29
Tuesday, Dec. 30
Wednesday, Dec. 31

All business must be mailed to Home Office.
Christmas — Home Office holiday.
All business must be mailed to Home Office.
All business must be at the Home Office to be guaranteed for December.
Business received this day is not guaranteed for December.
End of Month — business received this day is not guaranteed for December.

* Dates subject to change based on Home Office holidays.

PROMOTIONS

Promoted To Supervising Agent

Stephen Adler Joseph Manone Wisconsin	Christopher Alphen Giglione-Brister Massachusetts	Cassandra Baryk Ali Shahrak North Carolina	Carlos Bastardo Scott Smith Indiana	Beau Bequette Geneser-Geneser Missouri	Martine Bertrand Rick Altig Quebec
Sean Broomell Ali Shahrak North Carolina	Frederick Bush Tyrone Conard Virginia	Joseph Callahan Rick Altig Montana	Sherry Carvin Geneser-Geneser Kansas	Randy Clem Geneser-Bitman Illinois	Zachary Clements Bill Jennings Colorado
Jessie Crevoisier Tyrone Conard District of Columbia	Lester Denley Wittenbach-Ostrovsky Mississippi	Brenden Determann Vlad Basov Texas	Jagtar Dhamrait Joshua Chalom Ontario	Albert Dodd Marc Zipper Florida	Wayne Dyck Rick Altig Manitoba
Mary Ann Gaelic Steve Friedlander New Zealand	Barry Garelick Eric Giglione New Jersey	Chris Georgiadis Eric Giglione New Jersey	Robert Gerboth Bill Jennings Colorado	Allan Gilbert Scott Smith Illinois	Dmitriy Goncharuk Vlad Basov Texas
Megan Gordon Tim Schroeder Louisiana	David Hamilton Robert Smith Oklahoma	Brandon Ito David Cohen California	Frank Jeter Marc Morton West Virginia	Torrey Jewett Guy Rouelle Vermont	Bryan Johnson Geneser-Bitman Illinois
Sylvia Johnson Tyrone Conard Maryland	Steven Kappahn Tim Schroeder Texas	Daryl Kenney Scott Smith Indiana	Blanca Lebron Jatoft-Foti California	I-Chia Lee Kevin Pawlowski Texas	Francis Lemieux Richard Rutt New York
Daniel Limon Eric Neal Texas	Malcolm McCall Nicholas Nitkowski Louisiana	Tosha McQueary Geneser-Bitman Illinois	Jeffrey Mercer Vlad Basov Texas	Linda Meyers Joseph Manone Wisconsin	Janice Olfus-Carter Tyrone Conard Maryland
Jeffrey Patterson Ali Shahrak Virginia	Kelly Ann Peart Eric Giglione New Jersey	Jonathan Peele Ali Shahrak North Carolina	Marisol Peterson Eric Giglione New Jersey	Patrick Reed Joseph Manone Wisconsin	Barry Rehm Ali Shahrak North Carolina
Brian Reidy Mark Hancock Indiana	Patricia Reilly Ali Shahrak Virginia	Jim Rice Geneser-Geneser Missouri	Jonathan Rischitelli Giglione-Brister Massachusetts	Michael Rizzo Eric Giglione New Jersey	Khari Samuel Giglione-Brister Massachusetts
Ryan Schultenover Marc Morton Ohio	Corey Shorter Tyrone Conard Maryland	Elizabeth Smith Geneser-Bitman Illinois	Curt Snow Jatoft-Foti California	Christopher Svarplaitis Kevin Pawlowski Texas	Scott Svoboda John Akers Iowa
Glen Sylvester Tyrone Conard Maryland	Stephen Tran Jatoft-Foti California	Michael Trannum Robert Hughes North Carolina	Beverly Williams Williams-Williams Georgia		

Promoted To General Agent

Kenneth Bell Nicholas Nitkowski Louisiana	Robert Bingham Richard Rutt New York	Cal Bogert Geneser-Geneser Missouri	Steve Brooks Geneser-Geneser Missouri	Demeka Brown Rob Boles Ohio	Keith Cornwell Mark Hancock Indiana
Mark Cotgrave Joshua Chalom Ontario	Todd Faulkner Ali Shahrak North Carolina	Stephen Flecker Richard Rutt New York	Terri Foote Marcellus Adams Utah	Bryan Gillespie Richard Rutt New York	Joshua Goodman Bill Jennings Colorado
Michael Ham Williams-Williams Georgia	Nathan Heimlich Rob Boles Kentucky	Joseph Jaffe Richard Rutt New York	Larcell Jennings Geneser-Bitman Illinois	David Laggan Rob Boles Ohio	Jason Mitchell Scott Smith Illinois
Susanne Munro Durhon Oldham New York	Christy Packer Marcellus Adams Utah	Stuart Paolino Richard Rutt New York	Jeffrey Robinson Scott Smith Illinois	David Samalin Richard Rutt New York	Rick Slan Bill Jennings Colorado
Judith Soriano Richard Rutt New York	Daman Spicer Geneser-Geneser Missouri	Eric Stuedeman Marc Zipper Florida	Eric Topper Ali Shahrak North Carolina	Jeremiah Vecs Furer-Whittinghill California	Benjamin Webster Rob Boles Ohio

Promoted To Master General Agent

John Baldo Giglione-Brister New Jersey	Sherry Callaghan Rick Altig British Columbia	Danny Desentz Scott Smith Michigan	Tiffany Hunt Marcellus Adams Utah	Samuel James Wittenbach-Ostrovsky Mississippi	Tim Lilly Hurst Kopp Arkansas
Donavan Locklear Ali Shahrak North Carolina	Richard Mok Bill Jennings Colorado	Bryce Nielson Marcellus Adams Utah	Gary Ponting James Surace Ohio	Alan Reyes Nicholas Nitkowski Louisiana	Michael Stanford Marcellus Adams Utah
Carey Thompson Vic Hancock Kentucky					

INDIVIDUAL PRODUCERS



1. David Wang
Woodridge, IL



2. Carlos Bastardo
Southfield, MI



3. Daniel Barli
Edison, NJ



4. David Hamilton
Oklahoma City, OK



5. Eunice Smith
Gaithersburg, MD



6. Michael Czopek
Edison, NJ



7. Eddie Norman
Woodridge, IL



8. Jeremy Baker
Kansas City, KS



9. Zulfikar Bhukera
Southfield, MI



10. Robert Dunn
Columbus, OH

INDIVIDUAL PRODUCERS

All Time Record to Beat

Month: \$51,235 Net ALP Marlon Underwood

January Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
1. David Wang	\$29,351		72.8	David Wang	Scott Smith
2. Carlos Bastardo	24,525	87		Marlon Underwood	Scott Smith
3. Daniel Barli	21,848	95		Jeffrey Dinocento	Eric Giglione
4. David Hamilton	19,555	91		Michael Thomas	Robert Smith
5. Eunice Smith	18,655	92		Vann Durham	Matt Blumert
6. Michael Czopek	18,204		80.2	David Hausman	Eric Giglione
7. Eddie Norman	17,808		100.0	Eddie Norman	Scott Smith
8. Jeremy Baker	17,451	94		Vladimir Opra	Geneser-Geneser
9. Zulfikar Bhukera	16,503		73.8	Michael Knapick	Scott Smith
10. Robert Dunn	15,843	98		Keith Zabrocki	Marc Morton
11. Anthony Christman	15,442		87.6		Gary Bleier
12. Yvonne Hernandez	14,733	87		David Iriye	David Cohen
13. Ray Landry	14,703	100			Wittenbach-Ostrovsky
14. Eunice Wallace	14,588	99		Roger Geering	Steve Friedlander
15. Paul Hardy	14,398		68.1	Paul Hardy	Rick Altig
16. Andrew Bishop	14,086	93		Rob Hay	Rick Altig
17. William Bernhart	14,020	100		Wesley Bangs	Rick Altig
18. Scott Remmey	13,721		76.4	Stephen Liberto	Eric Giglione
19. Lance Brown	13,498		85.1		Cohen-Hartman
20. Hang Cui	13,138	95		Brian Waller	Scott Smith

▲ Percentage of Net to Gross

All Time Record to Beat

Year: \$277,779 Net ALP Marlon Underwood

YTD Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
* 1. David Wang	\$29,351		72.8	David Wang	Scott Smith
* 2. Carlos Bastardo	24,525	87		Marlon Underwood	Scott Smith
* 3. Daniel Barli	21,848	95		Jeffrey Dinocento	Eric Giglione
* 4. David Hamilton	19,555	91		Michael Thomas	Robert Smith
* 5. Eunice Smith	18,655	92		Vann Durham	Matt Blumert
* 6. Michael Czopek	18,204		80.2	David Hausman	Eric Giglione
* 7. Eddie Norman	17,808		100.0	Eddie Norman	Scott Smith
* 8. Jeremy Baker	17,451	94		Vladimir Opra	Geneser-Geneser
* 9. Zulfikar Bhukera	16,503		73.8	Michael Knapick	Scott Smith
* 10. Robert Dunn	15,843	98		Keith Zabrocki	Marc Morton
11. Anthony Christman	15,442		87.6		Gary Bleier
12. Yvonne Hernandez	14,733	87		David Iriye	David Cohen
13. Ray Landry	14,703	100			Wittenbach-Ostrovsky
14. Eunice Wallace	14,588	99		Roger Geering	Steve Friedlander
15. Paul Hardy	14,398		68.1	Paul Hardy	Rick Altig
16. Andrew Bishop	14,086	93		Rob Hay	Rick Altig
17. William Bernhart	14,020	100		Wesley Bangs	Rick Altig
18. Scott Remmey	13,721		76.4	Stephen Liberto	Eric Giglione
19. Lance Brown	13,498		85.1		Cohen-Hartman
20. Hang Cui	13,138	95		Brian Waller	Scott Smith

▲ Percentage of Net to Gross

MONETARY DONATIONS

Mark Hancock Agency

- Donated \$240 to the UAW Local 933 for their Civil Rights dinner.
- Contributed \$100 to the Central Indiana Jobs for Justice.

Total \$340.00

OTHER DONATIONS

Rick Altig Agency

- Made a contribution in support of the SCFP — Quebec Videotron conflict (see letter below).

Jatoft-Foti Agency

- Participated in the signing of the California Congress of Senior Citizens celebration (see picture below).

AROUND AND ABOUT AIL



Pictured: Celebrating the signing of the California Congress of Senior Citizens (650,000 members) is Jatoft-Foti PR Representative Gil Sciacqua (left) and CCSC President Hank Lacayo (right). Mr. Lacayo also serves as National President Emeritus of LLACLA and Chairman of the Hispanic Heritage Foundation.

More Than a Thank You

Dear Mr. Altig:
Today, instead of sending you a mere thank you note, we want to share the feelings brought about by your generosity. In this time where organized labour is strongly solicited for numerous causes, where one must split time up in order to get things done with, more often than none, the impression of never reaching the essential, and in today's society where solidarity and mutual aid are often questioned:

- It is most comforting to meet individuals and groups who, spontaneously, claim that they share the values in which we believe.
- It is motivating to see that these values are put in concrete form by true commitment and actions.
- It is stimulating to count the signatures on a petition, or the number of support letters received, and to know of everyone's efforts to convince one's family and friends.
- It is uplifting to see the solidarity with which you have made the Videotron conflict your own.

We are proud to be part of a group of men and women such as yours. Because of your gesture, solidarity will, from now on, be much more than a mere word.

On behalf of the members we represent, we thank you from the bottom of our hearts, for your solidarity and your generosity.

Marlo Gervais,
President SCFP - Quebec



Are You Involved?

It is never too early to plan for the holidays. For that matter, it is never too late to plan. Plan ahead for your next community involvement project and get AIL or NILICO's name in print. Check out what the Eric Giglione Agency did last November which earned their Agency a spot in the local newspaper and a recognition letter from the Chamber of Commerce (see article and thank you letter below).

FAMILIES ENSURED OF FREE TURKEYS

Reprinted from *The News Tribune* in New Jersey, article by Suzanne C. Russell.

American Income Life Insurance Co. employees and their families will set out today delivering Thanksgiving turkeys to about 400 needy families in Middlesex and Union counties.

For many years, the Raritan Center company has sponsored the program, which begins with a basket.

The basket is passed around to staff and agents by Eric Giglione, state director of American Income Life, who matches whatever donations he collects, said Leslie Beth Volpe, a management support worker.

This year the company bought 400 turkeys with the \$3,618 it raised through donations and Giglione's [personal] contribution.

When agents visit clients, they ask if they know of families in need, and that's how the company determines who will get the turkeys.

The company arranges to have the turkeys delivered to its Raritan Center Parkway office, where they are sorted for employees to deliver.

"We let (each family) know we will be delivering it. For those we can't contact via phone, we just show up. In some cases, we've been known to just leave the Thanksgiving turkey on the porch or with a neighbor," Volpe said.

"It's the joy of giving," said Giglione, who has enlisted the help of his wife and daughter in making deliveries today.

Between 75 and 100 employees are expected to make deliveries throughout New Jersey, but mostly in Middlesex and Union counties. In addition the company will be feeding 58 families in the Philadelphia area.

"We're giving back. It's the right thing to do," says Wayne Huber, chief operating officer.

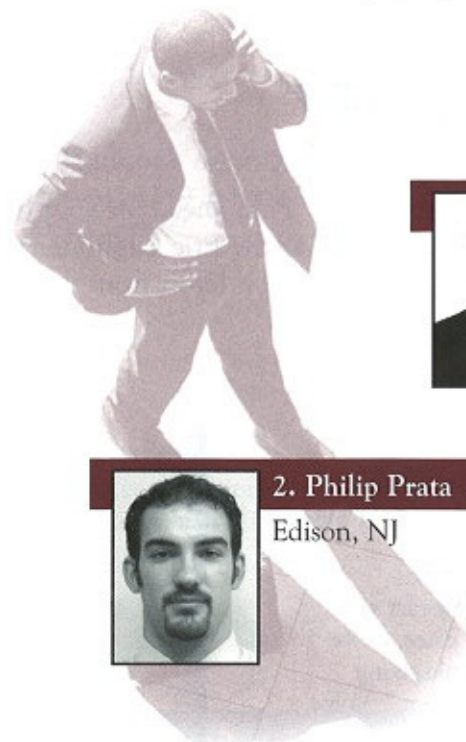
But the 400 turkeys company employees are delivering this year is only a beginning. Volpe said employees are committed to feeding 1,000 families [in 2003].

Dear Mr. Giglione:
How proud you make the business community feel with your unselfish and tireless efforts. It seems that you have captured the real meaning of the holidays — not just buying, but also giving.

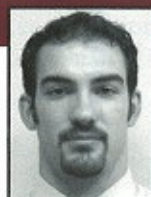
Wishing you and your employees all the best for the remainder of 2001 and certainly 2003.

Sincerely,
Gloria S. Dittman
President the Edison Chamber of Commerce

SUPERVISING AGENTS



1. Steven Morey
Southfield, MI



2. Philip Prata
Edison, NJ



3. Richard Spicer
London, ON

All Time Record to Beat

Month: \$43,409 1st Yr. Gino Tanzif

All Time Record to Beat

Month: \$50,606 Net ALP Chad Roehrs

January Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Steven Morey	\$19,497	\$22,769	87		2	Michael Knapick	Scott Smith
2. Philip Prata	15,968	23,964	98		1	Jeffrey Dinocento	Eric Giglione
3. Richard Spicer	15,406	17,402		79.0	4	Steven Lee	Altig-Martyn
4. Carlos Bastardo	14,228	31,494	97		3	Marlon Underwood	Scott Smith
5. Jason Crain	13,147	22,019	98		2	Ronald VanWoesik	Vlad Basov

All Time Record to Beat

YTD: \$142,726 1st Yr. Vladimir Opra

All Time Record to Beat

YTD: \$237,992 Net ALP Vladimir Opra

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
*1 Steven Morey	\$19,497	\$22,769	87		2	Michael Knapick	Scott Smith
2 Philip Prata	15,968	23,964	98		1	Jeffrey Dinocento	Eric Giglione
3 Richard Spicer	15,406	17,402		79.0	4	Steven Lee	Altig-Martyn
4 Carlos Bastardo	14,228	31,494	97		3	Marlon Underwood	Scott Smith
5 Jason Crain	13,147	22,019	98		2	Ronald VanWoesik	Vlad Basov

Supervising Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have one First Year Agent coded and meet all production requirements.*

GENERAL AGENTS



1. Francisco Perez
Edison, NJ



2. Michael Pellicciotta
Edison, NJ



3. Denise Gilbert
Woodridge, IL



4. Denise Bateman
Burnaby, BC



5. Kevin Leonard
Woodridge, IL

All Time Record to Beat

Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat

Month: \$111,262 Net ALP Eric Neal

January Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Francisco Perez	\$60,588	\$69,506		71.8	7	Jeffrey Dinocento	Eric Giglione
2. Michael Pellicciotta	37,537	43,560	90		9	Marc Rosen	Eric Giglione
3. Denise Gilbert	33,196	36,689	83		5	Brian Waller	Scott Smith
4. Denise Bateman	27,552	27,552	79		4	Sherry Callaghan	Rick Altig
5. Kevin Leonard	27,001	29,789	100		10	Marlon Underwood	Scott Smith
6. Michael Czopek	23,040	42,757	94		4	David Hausman	Eric Giglione
7. Anthony Thomas	22,681	25,745	88		4	Israel Pena	Tom Williams
8. Benjamin Gibbs	22,635	25,244	100		5	Leslie Taylor	Geneser-Bitman
9. Ronald Aiello	22,492	27,263	91		7	Don Goodwin	Kevin Pawlowski
10. Tracey Johnston	21,238	29,296	96		4	Patrick Shehan	Geneser-Geneser

All Time Record to Beat

YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat

YTD: \$864,620 Net ALP

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
*1. Francisco Perez	\$60,588	\$69,506		71.8	7	Jeffrey Dinocento	Eric Giglione
*2. Michael Pellicciotta	37,537	43,560	90		9	Marc Rosen	Eric Giglione
*3. Denise Gilbert	33,196	36,689	83		5	Brian Waller	Scott Smith
4. Denise Bateman	27,552	27,552	79		4	Sherry Callaghan	Rick Altig
5. Kevin Leonard	27,001	29,789	100		10	Marlon Underwood	Scott Smith
6. Michael Czopek	23,040	42,757	94		4	David Hausman	Eric Giglione
7. Anthony Thomas	22,681	25,745	88		4	Israel Pena	Tom Williams
8. Benjamin Gibbs	22,635	25,244	100		5	Leslie Taylor	Geneser-Bitman
9. Ronald Aiello	22,492	27,263	91		7	Don Goodwin	Kevin Pawlowski
10. Tracey Johnston	21,238	29,296	96		4	Patrick Shehan	Geneser-Geneser

General Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have two First Year Agents coded and meet all production requirements.*

AWARD WINNERS

Top Ten Individual Producers



1. Marlon Underwood

Scott Smith Agency
\$277,779 in Net ALP
72.5 Retention

Agent	Net ALP
2. Timothy Cruise	\$251,697
3. James Dattilo	\$184,315
4. Jim Bianchi	\$172,596
5. Lance Brown	\$165,038
6. Matthew Wolfanger	\$161,557
7. Ruben Soberanes	\$157,145
8. Kelly McDonald	\$154,410
9. David Wang	\$154,286
10. Al-Karim Walji	\$147,151

Top Supervising Agents



1. Tracy McNallan

Rick Altig Agency
\$109,571 in 1st Yr. Agent
\$165,189 in Net ALP
76.9 Retention

Agent	First Year Agent	Net ALP
2. Susan Schweitzer	\$103,270	\$183,595
3. Dustin Raaum	\$87,041	\$136,545

Top General Agents

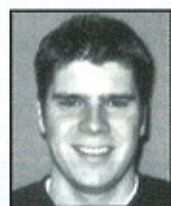


1. Samuel James

Wittenbach-Ostrovsky Agency
\$318,676 in 1st Yr. Agent
\$397,102 in Net ALP
66.4 Retention

Agent	First Year Agent	Net ALP
2. Jim Bianchi	\$260,441	\$428,021
3. Francisco Perez	\$260,163	\$370,193
4. Denise Gilbert	\$230,564	\$275,709
5. Jeffrey Ravnitzky	\$190,750	\$244,074

Top Master General Agents



1. Paul Rumbuc

Durhon Oldham Agency
\$1,585,484 in 1st Yr. Agent
\$2,127,958 in Net ALP
80.9 Retention

Agent	First Year Agent	Net ALP
2. Jeffrey Dinocento	\$1,114,471	\$1,522,545
3. David Hausman	\$980,459	\$1,307,332
4. Wendell Bangs	\$699,632	\$982,121
5. David Iriye	\$687,488	\$695,458

Top State General Agents – Category I-III



SGA Category I Eric Giglione

\$5,032,882 in 1st Yr. Agent
\$6,493,763 in Net ALP
250% of Standard



SGA Category II Durhon Oldham

\$2,040,428 in 1st Yr. Agent
\$2,568,208 in Net ALP
236% of Standard



SGA Category III Tom Williams

\$1,615,910 in 1st Yr. Agent
\$2,332,399 in Net ALP
224% of Standard

AWARD WINNERS

Top PR Managers



1. Debbie Enstedt

Rick Altig Agency
213,685 Cards

PR Manager	Cards
2. Malka Arony	53,528

Top PR Representatives Category A



1. Rona Pileggi Spano

Scott Smith Agency
36,834 Cards

PR Representative	Cards
2. Brenda DiSomma	33,931
3. Robin Denham	32,900

Top PR Representatives Category B



1. Malka Arony

Cohen-Hartman Agency
22,919 Cards

PR Representative	Cards
2. Laurie Onasch	21,575
3. Erin McKee	14,407

Top PR Representatives Category C



1. Darrell Dorey

Ramin Kouladji Agency
514 Groups

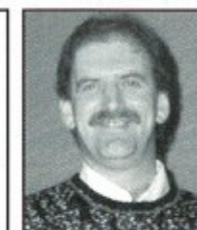
PR Representative	Groups
2. Roy Jessome	228
3. Richard Case	154

Top State General Agents – Category IV-V



SGA Category IV Larry Geneser & Slav Bitman

\$2,316,642 in 1st Yr. Agent
\$2,825,412 in Net ALP
483% of Standard

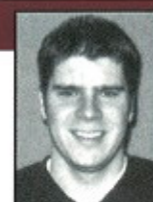


SGA Category V Rick Altig & Alan Martyn

\$850,092 in 1st Yr. Agent
\$1,024,095 in Net ALP
197% of Standard



1. David Hausman
Edison, NJ



2. Paul Rumbuc
Rochester, NY



3. Steven Greer
Rochester, NY



4. Gregory Partee
Jeffersonville, IN



5. Leslie Taylor
Swansea, IL

All Time Record to Beat

Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat

Month: \$236,811 Net ALP Ed Orell

January Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
1. David Hausman	\$101,536	\$149,882		68.6	22	Eric Giglione
2. Paul Rumbuc	101,403	133,565		80.3	25	Durhon Oldham
3. Steven Greer	80,045	86,880	88		14	Durhon Oldham
4. Gregory Partee	64,315	90,509		69.4	6	Vic Hancock
5. Leslie Taylor	61,878	81,193		70.5	9	Geneser-Bitman
6. Patrick Shehan	57,885	70,907		68.8	11	Geneser-Geneser
7. Ronald VanWoesik	55,068	63,213		73.3	11	Vlad Basov
8. Steven Lee	54,225	69,080		74.3	13	Rick Altig
9. Joseph Diecedue	51,068	51,693		74.6	10	Nicholas Nitkowski
10. Melanie Cohen	46,822	46,132		70.1	12	Giglione-Brister

All Time Record to Beat

YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat

YTD: \$2,127,959 Net ALP Paul Rumbuc

YTD Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
* 1. David Hausman	\$101,536	\$149,882		68.6	22	Eric Giglione
* 2. Paul Rumbuc	101,403	133,565		80.3	25	Durhon Oldham
* 3. Steven Greer	80,045	86,880	88		14	Durhon Oldham
* 4. Gregory Partee	64,315	90,509		69.4	6	Vic Hancock
* 5. Leslie Taylor	61,878	81,193		70.5	9	Geneser-Bitman
6. Patrick Shehan	57,885	70,907		68.8	11	Geneser-Geneser
7. Ronald VanWoesik	55,068	63,213		73.3	11	Vlad Basov
8. Steven Lee	54,225	69,080		74.3	13	Rick Altig
9. Joseph Diecedue	51,068	51,693		74.6	10	Nicholas Nitkowski
10. Melanie Cohen	46,822	46,132		70.1	12	Giglione-Brister

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

Show Me the Money\$

Retention Bonus*

Qualifier	SGA	Bonus Amount
David Wang	Scott Smith	\$4,989.70
Eddie Norman	Scott Smith	\$3,561.78
Michael Czopek	Eric Giglione	\$3,458.90
Noah Staker	Vic Hancock	\$3,110.54
Anthony Christman	Gary Bleier	\$3,088.46
Carlos Bastardo	Scott Smith	\$2,943.00
Zulfikar Bhukera	Scott Smith	\$2,805.57
Lance Brown	Cohen-Hartman	\$2,699.70
Daniel Barli	Eric Giglione	\$2,621.88
Travis Vandeberghe	Rick Altig	\$2,567.87

Total Retention Bonus Paid Out: \$364,862.81 328 Producers Qualified

Leadership Bonus*

Qualifier	SGA	Bonus Amount
Leslie Taylor	Geneser-Bitman	\$6,440.35
David Hausman	Eric Giglione	\$5,073.69
Steven Greer	Durhon Oldham	\$4,519.81
Paul Rumbuc	Durhon Oldham	\$4,397.91
Ronald VanWoesik	Vlad Basov	\$3,518.26
Steven Jakubczak	Scott Smith	\$3,438.52
Wesley Bangs	Rick Altig	\$3,012.87
Melanie Cohen	Giglione-Brister	\$2,874.20
Byron Fletcher	Guy Rouelle	\$2,547.33
David Tubbin	Rick Altig	\$2,465.71

Total Leadership Bonus Paid Out: \$77,930.65 56 Producers Qualified

PR Bonus*

Qualifier	SGA	Bonus Amount
Gabriela Berloni	Joshua Chalom	\$2,348.82
Rona Pileggi Spano	Scott Smith	\$1,672.02
Brenda DiSomma	Eric Giglione	\$1,643.40
Al Wall	Joshua Chalom	\$1,565.10
Manon Brulotte	Rick Altig	\$1,275.30
Erica Dalager	Rick Altig	\$919.31
Randy Stockley	Ramin Kouladji	\$888.86
Robin Denham	Geneser-Geneser	\$843.50
Malka Arony	Cohen-Hartman	\$703.98
David Blaisdell	Rick Altig	\$687.98

Total PR Bonus Paid Out: \$20,343.41 32 PR Reps Qualified

* Only the top ten qualifiers in each bonus category are shown. For a full list of bonus qualifiers in each category, contact your SGA.

Now Available American Income's Brand New Terminal Illness Rider

Part of our job at American Income is to provide you with the tools you need to be successful. Showcased on this page is AIL's new *Terminal Illness Accelerated Death Benefit Rider (TIR)*. This new rider is being offered as an extra benefit for customers who have found themselves in a time of need. It is being provided at no additional cost. Read on to find out more about this new tool.

The TIR pays half of the face amount on an insured when his or her physician certifies the insured is expected to live 12 months or less. If there is a loan on the policy, the benefit will be reduced by half of the loan. After the benefit has been paid, the policy will have a face amount, cash value, and loan value equal to half of the amount immediately preceding payment of the *Accelerated Death Benefit*. Premiums will remain the same and continue to be payable — they do not reduce.

This rider can be added to any life policy with level death benefits. Add-ons may not be done to policies on ETI or reduced paid up. When this benefit is added to a policy (a new application or existing coverage), an *Accelerated Death Benefit Disclosure and Acknowledgement Form* (form AG-2391) must be submitted with the application. Listed below are some more great features of the TIR:

- ◆ There is no premium for this rider.
- ◆ The benefit is paid to the insured.
- ◆ May be added to existing policies.

The terminal illness must be the result of an accident that occurs after the policy is in force or an illness that first manifests itself at least 30 days after the issue date. The benefit will not be paid if the policy is reduced paid up or extended term. This rider is available everywhere except *Connecticut, Illinois, Massachusetts, New Jersey, New York, Puerto Rico, Vermont* and *Washington*.

The life applications — both the basic and combo apps — have been modified, in the states where the rider has been approved, to include a box that may be checked when applying for the TIR. The box is labeled "TIR" (see the apps above). Remember form AG-2391 must accompany all new business applications with the appropriate signatures, and be sure to mark the box labeled "adding to existing coverage" with the policy number of the case the rider is to be added to when added to existing coverage.



Marlon Underwood

"The difference in successful people and those who aren't is that successful people only remember the great things that happen to them. Unsuccessful people dwell on the negative constantly. When I have a bad call, I pick myself up, forget about it and move on to the next home. You can't go to the next home with rejection on your face because it shows. Attitude is everything; it's what sets me a part from the rest. I love being positive —

I marinate myself in positive vibes — I wallow in it.

Success is also about having balance in my life mentally and spiritually. I listen to tapes of motivational speakers in my car and I read the Bible everyday. You also need a backup plan. I don't rely just on my PR reps to provide me a place to go. I set my own appointments too with referrals I receive from satisfied clients and with prospects I may have missed in the past.

There's no doubt, selling is an art. For the past 20 years I've trained myself to really study people and have good eye contact when I speak. If you observe your prospects when they're talking, as well as really listen to what they're saying and ask questions you'll discover what they need.

I like to use vivid scenarios to show prospects the seriousness of buying insurance coverage from me today. I put the husband, spouse and children in real life situations to which they can relate.



Malka Arony

"About 26 years ago a friend told me about a receptionist position in AIL's Los Angeles office. I applied, got the job, and shortly after started working part-time in public relations to make some extra money. Then ten years ago David Cohen gave me the opportunity to come out to Phoenix and run this office. I'm just a Jewish Valley girl and I admit the move to Arizona was a stretch, but it's become the perfect place for me.

I love this job because it allows me to meet all kinds of people at the political functions and union events I attend. My mother even said, 'This is the perfect job for you. When you were three years old you used to stand on our balcony and invite people up for coffee all the time!'

I'm not a super salesperson. My strength is my service. I put myself in their shoes and try to feel what it will mean for them to have our coverage. Getting the business is hard, but keeping it is harder, so service is key. Some cases take two years to close and others a few days. In the beginning you wait a long time and it can be frustrating. Once you're established with the union the fun begins. You've got to pay your dues, but the reward is big.

In terms of service, respect and commitment, I believe in treating every single group the same whether they have 30,000 members or

If I'm speaking to the spouse I ask, 'If you're not employed, what money will you survive on when your husband's gone?' When discussing kids I say, 'If something happens to Johnny I know you'd want to be at the hospital and our Accident/Hospital policy can help you with that.' Then I give them a choice in coverages: Basic or Gold. The Basic plan runs about \$53/month and includes Whole Life, the readjustment income plan and Accident/Health protection. The Gold Plan is about \$68/month and includes all the Basic products plus a death benefit on the spouse and children.

I always assume that my prospect is going to buy from me so I'm really there to explain product details and tell them about our company. Union members, like myself, already know they are missing benefits and AIL is so great because we provide supplemental coverage that will stay with them for life!

Before I leave the home I make sure that my customers feel good about their purchase. I welcome them to the AIL family and congratulate them on making such an important decision. I always ask for referrals too. For every donated canned good item for our strike relief fund, I offer clients to sponsor the person of their choice for a no-cost \$1,000 AD&D policy. When I deliver this I present other products and say, 'Your uncle chose our Basic plan; which package would you like?'

The best advice I could give to a new agent is to never give up. Keep going no matter how hard it may get. Make your time count. Life is too short to dwell on anything or anyone who is negative."

100 members. After all, the larger groups started out small and everyone has the right to expect the best from me. I work for SGAs who feel the same way and it's great. It's what sets AIL apart from the rest.

Another important thing I believe in doing is getting involved with the community. When we came out to Arizona we had a lot of work to do to establish ourselves in the community. I joined the Labor Council and took the President and Head of the Education Committee to lunch and told them we wanted to give them a \$1,000 scholarship. This helped give us a lot of credibility with them and helped solidify our relationship.

Having the right SGA is important too and luckily I have two of the best! It costs money to build up a PR agency and they back us up when we need it. However, you can't buy your way into the union, you have to earn it. It's a combination of being there, doing the sweat work like walking the picket lines with them and plugging into the community. In some states there's labor activity every single week so there's really no excuse for not participating in these events.

My advice to new PR reps is to be in as many places as you can. Be real because people can always spot a phony person. Don't give up when you feel defeated. If you don't have a case to work on, get out and do something: service a call or deliver a claim check. Be positive and something will happen."

STATE GENERAL AGENTS



Larry Geneser & Brandon Geneser

Category I	JANUARY PRODUCTION						YEAR TO DATE PRODUCTION			
SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Geneser-Geneser	\$233,797	\$123,600	189	\$312,817	96		\$233,797	\$123,600	189	\$312,817
Scott Smith	316,516	276,000	115	584,473		68.5	316,516	276,000	115	584,473
Rick Altig	647,020	596,400	108	1,033,569		69.5	647,020	596,400	108	1,033,569
Vlad Basov	123,791	123,600	100	193,748		74.6	123,791	123,600	100	193,748



Durhon Oldham

Category II	JANUARY PRODUCTION						YEAR TO DATE PRODUCTION			
SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Durhon Oldham	\$181,449	\$84,000	216	\$220,445		80.1	\$181,449	\$84,000	216	\$220,445
Giglione-Brister	118,628	96,000	124	129,680		71.0	118,628	96,000	124	129,680



Marc Morton

Category III	JANUARY PRODUCTION						YEAR TO DATE PRODUCTION			
SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Marc Morton	\$94,595	\$68,400	138	\$139,797		70.8	\$94,595	\$68,400	138	\$139,797
Vic Hancock	86,214	68,400	126	121,125	82		86,214	68,400	126	121,125

STATE GENERAL AGENTS



Nick Nitkowski

Category IV	JANUARY PRODUCTION						YEAR TO DATE PRODUCTION			
SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Nick Nitkowski	\$77,311	\$56,400	137	\$85,287		69.0	\$77,311	\$56,400	137	\$85,287
Bill Jennings	64,417	56,400	114	102,221		73.3	64,417	56,400	114	102,221



Rick Altig & Alan Martyn

Category V	JANUARY PRODUCTION						YEAR TO DATE PRODUCTION			
SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Altig-Martyn	\$61,927	\$44,400	139	\$87,537		68.0	\$61,927	\$44,400	139	\$87,537
Gary Bleier	53,375	44,400	120	86,839		69.7	53,375	44,400	120	86,839



Marcellus Adams

Category VI	JANUARY PRODUCTION						YEAR TO DATE PRODUCTION			
SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd	Net ALP
Marcellus Adams	\$77,709	\$44,400	175	\$81,695	89		\$77,709	\$44,400	175	\$81,695
Williams-Williams	69,275	56,400	123	109,281	92		69,275	56,400	123	109,281
John Akers	63,060	56,400	112	94,742	95		63,060	56,400	112	94,742

Anatomy

I flunked Anatomy in college. Okay, well, I almost flunked Anatomy. I realized Science was not my strength. However, if I was going to complete my degree in Physical Education, I knew I had to come up with a better system for studying Science or change my degree.

My sister was a nursing student at the time, and she helped me develop a great system for learning Anatomy. She put some words together in a song, and each time I was in Anatomy lab, I caught myself humming the words — “Fetal pigs, tails to sternums, take ‘em apart, that’s how you learn ‘em, take the thyroid out, look ‘em all about. . .” and the song went on and on. I learned a little more, sang a little more, and by the time I finished the course, the whole lab was singing my tune. Thank God the instructor had a sense of humor and found me amusing, I squeaked by with a C minus.

Needless to say, I changed my major to Social Work!

Larry Strong, Paul Straubel and I have been spending lots of time lately teaching “PR.” Next week, there will be eight top PR field performers coming into Waco to the LEADS Institute. They have volunteered to assist in establishing the best practices in teaching, managing and executing PR in the field. They will be the first cadre of field trainers made available to help each of us in achieving a higher level of success and developing a solid PR force in our Agencies.

As a company we are at a critical point — studying the science of PR, improving our systems, and asking people to dedicate themselves to their degrees. Many of you are masters in the ways you have always done

things. However, right now with flat lead production we are just squeaking by. Growing can be uncomfortable, but now is the time to do it. If we take a moment and examine our ways and find out how to improve upon them, in the end we all benefit.

Among our many objectives this year is an increase in leads. As we face this challenge, our new curriculum for success will be learning new systems and establishing clear expectations with a managed accountability.

I wish it were as easy as learning the jingle my sister taught me with retooled words like, “Labor Councils, Credit Unions to union members take ‘em apart that’s how you learn ‘em, take their issues out, look ‘em all about. . .” However, the catchy tune is just part of the equation. Your dedication to a new goal and a commitment to finding better ways of achieving success will be an important component in reaching that higher level. We can’t just be satisfied with squeaking by, and finding success won’t come as easy as

just changing your major.

Our PR division consists of some of the most outstanding individuals in the business. It is now up to us to follow their lead, and set the example for others to follow.

Remember, it starts with learning the jingle, but ends with executing the things that make us successful in the market place. It takes the whole Agency pulling together to make sure we end the year with a passing mark of which we all can be proud. It is up to us to make it happen, and I know we can do it!



FROM THE DESK OF:

Denise Bowyer
Vice President & Director
of Public Relations

“It takes the whole Agency pulling together to make sure we end the year with a passing mark.”

Extra, Extra — Read All About It! AIL Announces a New Public Relations Monthly Bonus

You asked for it, and now we have delivered! Read below to find out all about American Income’s new and improved P.R. Monthly Bonus. Qualifiers will be posted on the Web site. Just log onto www.aillife.com to find out if your name is on the list.

By Cards

Number Cards Last 3 Months	Bonus
2,000 – 2,999	.09 per card
3,000 – 3,999	.10 per card
4,000 – 4,999	.11 per card
5,000 – 5,999	.12 per card
6,000 – 6,999	.14 per card
7,000 – 7,999	.16 per card
8,000 +	.18 per card

By Groups

- Ten Groups in last three months
- Two Groups must be original
- Four thousand minimum combined membership
- Fifty member minimum
- Group must be mailed to earn bonus and have three percent return with minimum of 10 cards.

All Groups

\$20 Group
Plus
\$10 Original

Plus on Union/Credit Union Groups

.02 per member
+
.01 per member on original groups

PR Manager



Debbie Enstedt
Winnipeg, MB

Category A:



David Blaisdell
Nashville, TN



Al Wall
Toronto, ON

Category B:

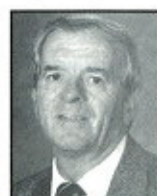


Randy Stockley
Halifax, NS



Malka Arony
Phoenix, AZ

Category C:



Roy Jessome
Halifax, NS



Malka Arony
Phoenix, AZ

January Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	22,936	Rick Altig
2. Darrell Dorey	5,654	Ramin Kouladji
3. Charles Hill	4,164	Jatoft-Foti

All Time PR Card Production Record

Month: 18,960 cards **Anthony Gentili**

Category A	No. Cards	SGA
1. David Blaisdell	4,745	Rick Altig
2. Al Wall	3,554	Joshua Chalom
3. Charles Hill	3,052	Jatoft-Foti
4. Brenda DiSomma	2,996	Eric Giglione
5. Gabriela Berloni	2,594	Joshua Chalom

Category B	No. Cards	SGA
1. Randy Stockley	4,684	Ramin Kouladji
2. Malka Arony	1,439	Cohen-Hartman
3. Brenda Swecker	1,269	Chris Lafond
4. Darrell Dorey	912	Ramin Kouladji
5. Becky Cutler	746	Bill Jennings

All Time PR Group Production Record

Month: 125 groups **Darrell Dorey**

Category C	No. Groups	SGA
1. Roy Jessome	20	Ramin Kouladji
2. Malka Arony	17	Cohen-Hartman
3. Bryan Wudrick	12	Altig-Martyn
4. William Gibson	11	Scott Smith
5. Rachelle Valdez	11	Marcellus Adams

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	22,936	Rick Altig
*2. Darrell Dorey	5,654	Ramin Kouladji
3. Charles Hill	4,164	Jatoft-Foti

All Time PR Card Production Record

YTD: 61,879 cards **Denise Bowyer**

Category A	No. Cards	SGA
*1. David Blaisdell	4,745	Rick Altig
*2. Al Wall	3,554	Joshua Chalom
*3. Charles Hill	3,052	Jatoft-Foti
4. Brenda DiSomma	2,996	Eric Giglione
5. Gabriela Berloni	2,594	Joshua Chalom

Category B	No. Cards	SGA
*1. Randy Stockley	4,684	Ramin Kouladji
*2. Malka Arony	1,439	Cohen-Hartman
*3. Brenda Swecker	1,269	Chris Lafond
4. Darrell Dorey	912	Ramin Kouladji
5. Becky Cutler	746	Bill Jennings

All Time PR Group Production Record

YTD: 514 groups **Darrell Dorey**

Category C	No. Groups	SGA
*1. Roy Jessome	20	Ramin Kouladji
*2. Malka Arony	17	Cohen-Hartman
*3. Bryan Wudrick	12	Altig-Martyn
4. William Gibson	11	Scott Smith
5. Rachelle Valdez	11	Marcellus Adams

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: *Must have two P.R. Representatives coded and meet all production requirements.*

ATLANTIS

PARADISE ISLAND, THE BAHAMAS



DISCOVER PARADISE

The Bahamas consist of 700 islands with over 2000 small cays (pronounced keys) which form a unique holiday playground. Islands of every size and shape offer enough adventure to keep you busy for a lifetime.

Come visit the jewel of *The Islands of the Bahamas* — Nassau/Paradise Island. As the cultural, social, political and economic center of *The Bahamas*, it is the most visited destination in *The Islands*.

Nassau/Paradise Island has much to offer visitors. There are more sights and activities here than you can experience in one trip.



Another Great  AIL Destination

JUNE 3-6, 2004